



St. Lucie County Extension  
8400 Picos Road, Suite 101  
Fort Pierce, Fla. 34945  
Tel: 772-462-1660  
Fax: 772-462-1510  
<http://stlucie.ifas.ufl.edu>

Contact: Carol Alberts 772-462-1660

### Extension Office Reminds Residents About Insurance

St. Lucie County's Extension Officer reminds renters and roommates: You need your own insurance. Renters insurance is relatively inexpensive and will cover the loss of your belongings while living in someone else's home (your landlord's or your significant other's). If you need it, get it now. Once the storm is too close, the insurance companies will initiate a moratorium on selling policies, meaning they won't sell you one no matter how much you offer to pay.

Pre-storm – take pictures of everything in your home and snap photos of your autos. Start with wide-angle shots of the rooms from all angles, then take photos of contents in closets, drawers, cabinets, etc. If you have to file a claim, being able to prove to your insurance provider that you had all those items will help you get to the max payout for replacing them. For example, if you can prove to the insurance company you had 10 pairs of jeans and they estimate a replacement cost of \$20 a pair, you can document at least \$200 worth of lost belongings. The same concept goes for shoes, dishes, towels, garden tools, etc. The more you can document your loss pre-storm, the easier it is for the insurance company to justify a full reimbursement.

Take your homeowner's or renter's and/or auto insurance policy with you if you evacuate. Keep it in a safe place if you don't, like in a zipper seal baggie. If you need to file a claim for storm damage, you will need the claim contact number for your insurance provider. It most likely will not be your agent that sold you the policy who takes the claim info, but the actual insurer or their claim service company. Calling them directly and being able to provide your insurance policy number will get the whole process moving more quickly so you can start getting back to normal. Remember, your agent may be dealing with their own storm damage.

Speaking of insurance policies – read yours! Realize that there is a different deductible for windstorms. It is a percentage of your total home value, not the usual \$2,500 or \$5,000. Understand your mold coverage as well. Know what is covered and understand that your claim can be denied if you don't take steps to mitigate further damage after the storm passes.

Speaking of mitigating damage – after the storm passes and you see your home, car or belongings were damaged, take steps to prevent any more damage. Take pictures before you change anything, of course. Cover holes in a roof with a tarp, remove wet carpet and furniture to prevent mold and mildew, cover broken windows, whatever you need to do to be able to remain in the home or still drive the car if that is your intention. If you don't do it, the insurance company can deny your claim.

Don't be afraid to file a claim! Insurance companies may have an internal policy to deny future coverage for someone who has filed too many claims. However, a named storm or major weather event is referred to as a 'CAT' and will be assigned a 'CAT number' by state insurance regulators. When you file a CAT claim, the number is noted in the claim record and this should not be held against you for future renewals. If you aren't sure if your damage was enough to cost more than the deductible to repair, go ahead and file anyway and the claim adjuster will make the determination. And as previously noted, the claim shouldn't affect future policy purchases. Alternately, if you don't think the damage you sustained would cost anywhere near the windstorm deductible, don't try to file a claim. This will take the claim adjuster's time away from those who really need the assistance. You can always document the damage, mitigate or repair, and wait a week or two to file the claim if it isn't an emergency.

For more tips visit: <http://stlucie.ifas.ufl.edu> or for local updates from St. Lucie County's Emergency Management staff at [www.stlucieco.gov/hurricane](http://www.stlucieco.gov/hurricane).